UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In Re: Dina Starke and Brian K. Starke

Chapter 13

Debtors

Case No. 18-12205

AFFIDAVIT OF BRITTANY HEIDENREICH

I, Brittany Heidenreich, am a Bankruptcy Agent for Ally Servicing LLC. Ally Servicing LLC is the authorized servicer for Ally Financial (hereinafter "Creditor") and I am authorized to act as the Creditor's representative. I declare under penalty of perjury that the following is true and correct based upon my personal review of certain business records maintained by Creditor relating to the subject account. That I am informed and believe such business records were made at or near the time by, or from information transmitted by, a person with knowledge, kept in the ordinary course of Creditor's regularly conducted business activity.

- 1. On February 20, 2016, BRIAN STARKE and DINA STARKE entered into a retail installment sale contract (hereinafter "Contract") with dealer for the purchase of the following collateral: 2016 CHRYSLER TOWN & COUNTRY VIN 2C4RC1BGXGR189111 (hereinafter "Collateral"). The Contract calls for consecutive monthly payments of \$609.70. Dealer thereafter assigned the Contract and title to Creditor, which holds a security interest in the Collateral. True and correct copies of the Contract and title are attached hereto as Exhibits A and B.
- 2. The fair market value of the Collateral is \$15,925.00.
- 3. The net payoff owing under the contract, including any accrued late and/or unpaid charges, totals \$28,880.09.
- 4. Creditor has not been able to verify whether appropriate insurance coverage exists protecting its Collateral, as required by the Contract.
- 5. The Debtor's Plan provides for payment of Creditor's secured claim directly by Debtor with pre-petition arrearages to be paid through the Plan by the trustee.
- 6. The Contract is in default and currently due for the January 5, 2019 payment. Contractually, the pre-petition defaults total \$415.93 and the post-petition payment defaults total \$6,528.37. Post-petition funds totaling \$6,865.93 have been received and credited to the account. The total defaults (pre and post-petition) under the Contract including any accrued late and/or unpaid charges total \$6,944.30.

Dated: December 4, 2019

By:

Brittany Heidenreich

Subscribed and sworn to before me

on December 4, 2019.

Notary



SIMPLE FINANCE CHARGE saler Number Contract Number

Dealer Number

The property and Co-Shopts, a supply may be yet which below the case or on credit in spring this generative, we cheek to buy the contract of the property of t	Buyer Name and Ad (Including County an BRIAN STARK) 968 KINGS HI THOROFARE,	nd Zip Code) , GLDL E WY	968	yer Name and Address ing County and Zip Code A STARKE KINGS HWY ROFARE, NJ Ø808		Seler-Creditor (Name and Address) MT. EPHRAIM CHRYSLER DODGE 620 N. BLACK HORSE PIKE MOUNT EPHRAIM, NJ 08059
Security Privacy Use for which Published NEW 2016 CHONG SECURITY	contract) the Amou	nt Financed and Fi), may buy the vel	hicle below for cash of this contract. You	or on credit. By sig agree to pay the	ning this contract, you choose to buy the vehic
The CHING STATE THE CHING		Mak	9	e part of this contract		The second of th
No.	Naw/Used	Year and Mo	odel	Vehicle Identification N	umber	Primary Use For Which Purchased
FEDERAL TRUTH IN LEIDING DISCUSSIONS BATTER	NEW.			2C4RC1BGXBR189	niii 🖰 😁	LI DUSINESS NO
The minutes of the control of the co		FEDERALTRU	TH-IN-LENDING	DISCLOSURES		
This could be about the property of the proper	PERCENTAGE	CHARGE	Financed	Payments	Price	
The company of the control of the co	The cost of	amount the	credit provided			THIS DOES NOT INCLUDE INSURANCE
The Company of Section 1997 of	a yearly rate.		on your behalf.	payments as	your down	ON YOUR LIABILITY FOR BODILY
Your Payment of Checkeldow Will Be Man Payment Man And Comment of Man Comment of	7.69	11831.04	39383.76	51214 80 5		
Shaped of the property of the	Your Payment S	Chedule Will Re	5	\$	\$	
More No. 19. 1 Or An Federace No. 19. 19. 19. 19. 19. 19. 19. 19. 19. 19	Number of Payments	Amount of Payments		ayments		If any insurance is checked below, policies or certificates from the named insurance companies will
Office of Order Insurance No. 1981	84		Monthly beginning			
On As Polisions NA Las Charge I Symmet and monobed in full within 100 days after it in our, you will pay a than charged Las Charge I Symmet an or monobed in full within 100 days after it in our, you will pay a than charged Las Charge I Symmet an or monobed in full within 100 days after it in our, you will pay a than charged Las Charge I Symmet an or monobed in full within 100 days after it in our, you will pay a than charged Security Finance I Are good and the six of the charged of the char	No.	-				. Optional Credit Insurance
And the company payment and enclosed in fail within		NH ··		NA 🦠		☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both
Les Carlon, a proportion as laboration and an extra control and a price with pays has charged with a control and a price with pays and compared with the services of the proportion of the carlon and the price with the services of the proportion of the carlon and the price with the services of the proportion of the carlon and the proportion of the carlon and the proportion of the proportio		NA -		×	and the second	Premium: NO -
The part of the Colonia Control of the first of the control of the part of the Colonia Control of the part of the Colonia Control of the control of the part of the Colonia Control of the control of the part of the Colonia Control of the control of the part of the Colonia Control of the Colonia Col	Late Chance II amon		10	As the same species		Credit Disability \$NA
Secretary formers. No case of the company of the co	5 % of the part of	of the payment that is is	ate. If the vehicle is pri	ys after it is due, you will po imarily for personal, family,	ay a late charge of	Inguance Company Name
Security features. You so ploys a south feature in an own by approximate and control process. Additional information is not controlled to the controlled process. Additional features and controlled to the controlled process. Additional features and controlled to the controlled process. Additional features. Additional feature	and the cash price is	S TO, OUG OF IRES	the charge for each	iale navment will be \$ 14	0	Home Office Address
State domentary makes a service of the control of t	Security Interest, Yo	U Bre Civing a security	interest in the vehicle	pay a penalty.		Credit life insurance and credit disability insurance are and
State domentary makes a service of the control of t	Additional Informat	ion: See this contract	for more information	a including information of	bout nonpayment.	required to obtain credit Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor
State domentary makes a service of the control of t	delaun, any required	repayment in full before	rine scheduled date a	and security interest.		in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this
State domentary makes a service of the control of t			der ber		34074.63	Amount Financed. Credit life insurance pays the unpaid part of the amount financed it was the Day.
State domentary makes a service of the control of t	2 Total Downpaymegt	114 -RAM	1500	\$.	(1)	amount you would owe if you paid all your payments on time. Credit disability insurance pays the scheduled payments due
State domentary makes a service of the control of t	Trade-In (You	ir) (Make)	(Model)	CONTRACTOR CONTRACTOR		unour this contract while you are disabled. This insurance does not cover any increase in your payment or in the number of narments. The options
State domentary makes a service of the control of t			** 41			insurance companies may further limit the coverage that credit life or credit disability insurance provides. See the policies or
State domentary makes a service of the control of t	Equals Net Tra			S=1131	4.68	certificates for coverage limits and other terms and conditions. Coverage for credit life insurance and credit disability
State domentary makes a service of the control of t		REBATE (S)	50 1	1/5	0.08	insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.
3 Unpell Referred Case Price I time at 7) Other Chappe Indicate process has been control dead (Claim up layer and of heat amount) of the control of the co	(If total downs	payment is negative, ent		\$	0.00	
Clear in you part of he se announce. Concey of Companies NO Control Optional of Students Production Conceys of Students	3 Unpaid Balance of C	ash Price (1 minus 2)		\$_	34074.63	
Correspond Companies Section Se	(Seller may keep par	t of these amounts):				
Designation in the process of the pr	A Cost of Optional of	Credit Insurance Paid to	Insurance		THE CAME	Other Optional Insurance
Some District Content of Some Part Content of Content of Content of Some Part Content of Some	Life	ipanea.	\$.	NA		
So Cited uses held to Coverned Aproximate Aproximate Part 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	. B Other Optional In	surance Paid to Insurance	a Company or Company			Floring 3
B. NN b. NN b. NN C. SEES. 680. NN C. Seachers and the included in Ceath Pice. S. A. 19. 95 A	C Official Fees Paid	to Government Agencie	S NO		100	MAIN Name
Description (Georgean Services)	to NA					Home Office Address NA
E dischemental Tick Fee Note No	10	for	NA:			NA NA
G Generated Learns had included a Casta These. 1 Generated Learns and/or Regulation Free 3 1 Sevenment Learns and/or Regulation Free 3 1 Sevenment Learns and/or Regulation Free 4 1 1 1 1 1 1 1 1 1						Type of Insurance Term
H. Government Certificate of the Fields NA 1. Downment Certificate of the Field NA Other Charge (Selfer must betraffly who is paid and distance purpose) S. NA D. NY D. NY		a Market de de Cons	W.	s		Insurance Company Name NA
Consequence Confidence of the Fees NA		is Not included in Cash F nse and/or Registration F	rice	s	NH	
Significance (Safer must bisently who is paid and disease) and contract and provided the provided through through the provided through through the provided through the provided						
Service of the provided of the service Dearge S 4314 - 68 S NA	J Other Charges (S	Seller must identify who	is paid and	s	NH .	Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be
by NA STATE EPHRRIM CHRYS. DOCUMENTARY FEE 299.68 NA STATE NA)	Price Criedit or Laura D.	4314	. 68	unless you sign and agree to pay the extra cost.
by NA		UDATH PUBUR	NA NA		NA .	
The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract warm to by a payconact or his contract contact one apply to home solicitations sales. State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract and retain its right to receive a part of the Finance Charge. State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract and retain its right to receive a part of the Finance Charge. State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract and retain its right to receive a part of the Finance Charge. NOW THIS CONTRACT CAN BE CHANGED. This contract contacts be the sale and retain its right to receive a part of the Finance Charge. NOW THIS CONTRACT CAN BE CHANGED. This contract contacts be the sale and retain its right to receive a part of the Finance Charge. NOW THIS CONTRACT CAN BE CHANGED. This contract contacts be the sale and retain its right to receive a part of the Finance Charge. NOW THIS CONTRACT CAN BE CHANGED. This contract contacts the metal retain its right to receive a part of the Finance Charge. NOW THIS CONTRACT CAN BE CHANGED. This contract contacts the retain retain the retain its right to receive a part of the Finance Charge. NOW THIS CONTRACT CAN BE CHANGED. This contract contacts the retain retain its right to receive a part of the Finance Charge. NOW THIS CONTRACT CAN BE CHANGED. This contract contacts the retain retain its right to receive a part of the Finance Charge. NOW THIS CONTRACT CAN BE CHANGED. This contract contacts the retain retain its right to receive a part of the Finance Charge. NOW THIS CONTRACT CAN BE CHANGED. This contract contacts the retain retain its right to receive a part of the Finance Charge. NOW THIS CONTRACT CAN BE CHANGED. This contract the finance charge is the retain retain its right to receive a part of the Finance Charge. NOW THIS CONTRACT CAN	to NA		NA			
No.	108	for			NA	Date . Date
Between Check Charge: You agree to pay a charge NA	to NA		NA			Co-Buver Separature
Total Cher Charges and Amourts Past to Object on Your Behall \$ \$3393.75 gs Sample Dismost Based 2.1.5 \$ \$399.13 gs Manual Dismost Based 2.1.5 \$ \$ \$399.13 gs Manual Dismost Based 2.1.5 \$ \$ \$399.13 gs Manual Dismost Based 2.1.5 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	10.	· for		\$	NA .	
Sample Thereof and Anomars Paul to Chairs on Your Sehall \$ 339383.76 (c) # This Doc Is checked, the following late charge applies to vehicles purchased primarily for business or applications use. # Wear NAT	In NA	for for	NA		NA NA	
PPION:	Total Other Charg	ges and Amounts Paid t	Others on Your Beha	<u>.</u> . s_	5309. 13 (4)	
If this box is checked, the following late charge applies to vehicles purchased primarily for business or approultural use. I a payment is not received in full withinNa				s		
If this box is checked, the following late charge applies to vehicles purchased primarily for business or approultural use. I a payment is not received in full withinNa	PTION: Tyou pay n	o finance charge it.	he Amount Financi	ed, item 5, is paid in ful	on or before	
a postment to the not received in built within NA days after it is due, you will pay a late charge ys NA or NB worth part of the payment that is late, whichever it less. If this box is not checked, he late charge in the "Federal Truth-t-bunding Discover" still applies. PROMAL CAP CONTRACT. A spe contract (both cancellato contract) in or required to other creat and sell rot be provided unless you do below and agree to just he that a part of the contract. See you go contract by delais on the terms and coordious is provides. It is a part of this contract. PROVINCED PROTECTION PLAN No. NO COOLING OFF PERIOD No						
La payament is not recovered in four recovered in four which we have a star it is due, you will pay a late charge by NR or NR or the part of the payment with a late, whichever it less. If this box is not checked, the late charge in the "Federal Tinds"—In-dnoring Discoverer still appoils. PRIONAL CAP CONTRACT, app contract (field cancellator contract) is not required by the what charge is the "Federal Tinds"—In-dnoring Discoverer still appoils. PRIONAL CAP CONTRACT, app contract (field cancellator contract) is not required by the what charge is pay to pay the payment by deliate on the late and conditions of power and the charge is pay to the charge value of the contract	If this box is checke	ed, the following late of	tharge applies to vet	hicles purchased primari	ly for business or	
this box is not checked, the late charge in the Federal Truth-N-Londing Disclosured still applies. PRINCHAL AN CONTRACT, approximate (seek conclusion contract) is not required to detail order and still red to provided unless you don't have any a serious to the terms and ordinary and control ordinary. If you don't have been a serious of the terms and control ordinary to the terms and control ordinary. If you don't have specific the days in several to the terms and control ordinary to the terms of Cap Control. Note that the series of the control of the control ordinary to the terms of the control of the control ordinary to the terms of the control ordinary. NO COOLING OFF PERIOD Note that we does not provide for a "cooling off" or cancellation period for this sale. After you sign this control ordinary you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales. The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge. HOW THS CONTRACT CANE CHANGED. This contract ordinars be enthy agreements and retain its right to receive a part of the Finance Charge. HOW THS CONTRACT CANE CHANGED. This contract ordinars be enthy agreement to the second ordinary as which is contract in the second or make yone purposes which changes are had agreed by the second ordinary as which as contract without losing from For example, we may also the time of making one purposes which changes the time for making one purposes which changes are the finance of the contract at the time you sign. NOTICE TO RETAIL BUYER You agree to the terms of this contract in blank. NOTICE TO RETAIL BUYER Don't agree to the terms of this contract in the second		ceived in Juli within _		s after it is due, you will a	ay a late charge	* 391 0 4 W
State law does not provide for a "cooling off" or cancellation per later and set of the provided tries you does halow and agree to pay the what where "I you do have a provide. It is a part of this contract. When you spe contract to deals on the terms and conditional provides. It is a part of this contract. ADVANCED "PROTECTION" PENN Name of Cap Contract NO COOLING OFF PERIOD State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you cannot cancel this contract simply because you cannot cancel this contract simply because the manual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge. NOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire supposed by the provided in the seller of the contract and retain its right to receive a part of the Finance Charge. NOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire supposed by the provided in the contract and retain its right to receive a part of the Finance Charge. NOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire supposed by the provided in the contract and the contract and the supposed by the contract and the contract and the supposed by the contract and the	this box is not check	or NH % of I	he part of the navme	ant that is late whichow	rie tees	
Name to buy a participant when the seller according of the contract of the seller according of the contract simply because the seller may assign this contract simply because the seller than the seller according of the seller according to the seller. The Seller may assign this contract simply because the seller than the seller may assign this contract simply because the seller than the seller may assign this contract and retain its right to receive a part of the Finance Charge. NOW THIS CONTRACT CAN BE CHANGED, This contract contains the entity are seller than the seller may assign this contract and we must sep it. No or change as whether the seller may assign this contract and we must sep it. No or change as whether the seller may assign this contract and we must sep it. No or change and ship the seller may assign this contract and we must sep it. No or change the seller may assign this contract and we must sep it. No or change and seller the makes the seller may assign this contract and we must sep it. No or change and seller the makes the seller may assign this contract and seller may assign this contract. And the seller may assign this contract and seller may assign this contract and seller may assign this contract. And the seller may assign this contract and seller may assign this contract and seller may assign this contract. No or can be seller may assign this contract and seller may assign the seller may assign the seller may assign this contract who as who or seller may assign the seller may assign the seller may assign the seller may assign the seller may assign this contract. No or can entitled to a copy of the contract at the time you sign. NOTICE TO RETAIL BUYER You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it is a person whose name is a						
want to toy a part contract. No COOLING OFF PERIOD State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because. The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge. HOW THIS CONTRACT CAN BE CHANGE. This entities do not apply to home solicitation sales. Why the CONTRACT CAN BE CHANGE. This entitat contains the enths "research and retain its right to receive a part of the Finance Charge. HOW THIS CONTRACT CAN BE CHANGE. This entitat contains the enths "research and retain its right to receive a part of the Finance Charge. HOW THIS CONTRACT CAN BE CHANGE. This entitat contains the enths "research and we must sign." It woo and changes are bridge. HOW THIS CONTRACT CAN BE CHANGE. This entitate the finance of the contact is not received a part of the contact in the second of the contract in the finance of the contact in the contract in blank. NOTICE TO RETAIL BUYER You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and yo were free to take thems review it. You confirm that tyou received a completely filled-in copy when you signed it. Duyer Signs X Date 82/28/16Co-Buyer-Signs X Date 82/28/16Co-Buyer-Signs X Date 82/28/16Co-Buyer-Signs X Assignae with insted recourse MET SEPHRAIM CHRYSLER DDDGE Date 82/28/16Co-Buyer-Signs X Assignae with insted recourse MET SEPHRAIM CHRYSLER DDDGE Assignae with insted recourse	buy a gap contract, the ch	UT. A gap contract (debt ca harge is shown in Item 4D	ncellation contract) is not of the itemization of Amo	required to obtain credit and our Financed, See your gan or	will not be provided unless	t you sign below and agree to pay the extra charge. If you choose
No COOLING OFF PERIOD State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply becaus you change your mind. This notice does not apply to home solicitation sales. The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge. Who THIS CONTRACT CAN BE CHANGED. This contract ontains be enthy agreements and us relain in his contract. Any displaying most in white and we must spin. I also and changes are bridge. By Signs X. Co-Buyer Sign	erm 84	3	Mos	A	DVANCED PROT	EUTIUN PLHN
NO COOLING OFF PERIOD State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply becaus you change your mind. This notice does not apply to home solicitation sales. The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge. NOW THE CONTRACT CAN BE CHANGED. This contract contains the enter agreement of the seller should be seller. The Seller may assign this contract and we mad by Like contract and seller should be seller. The Seller may assign this contract and we mad by Like contract and seller should be seller. The Seller may assign this contract and we mad by Like contract and seller should be seller. The Seller may assign this contract and we mad by Like contract and seller should be seller should be seller. The Seller may assign this contract in blank. NOTICE TO RETAIL BUYER Out out are entitled to a copy of the contract at the time you sign. Nou agree to the terms of this contract. You confirm that you received a completely filled-in copy when you signed it. You confirm that you received a completely filled-in copy when you signed the seller than the seller should be seller should be seller than the seller should be seller should be seller than the seller should be seller. The Seller should be seller s	want to buy a gas contract	5/)		-0 -		
could be contract and other not provide for a "cooling off" or cancellation period for this sale. After you sign this contract appround that he seller agrees or for legal cause. You cannot cancel this contract almply because you change your mind. This notice does not apply to home solicitation sales. The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge. NOW THE CONTRACT CAN BE CHANGED. This contract contains the entire support of the Finance Charge. NOW THE CONTRACT CAN BE CHANGED. This contract contains the entire support of the part of the contract in the support of the part of the contract in the support of the contract in the contract in the support of the suppo	uyer Signs X	/		denns	state .	
could be contract and other not provide for a "cooling off" or cancellation period for this sale. After you sign this contract appround that he seller agrees or for legal cause. You cannot cancel this contract almply because you change your mind. This notice does not apply to home solicitation sales. The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge. NOW THE CONTRACT CAN BE CHANGED. This contract contains the entire support of the Finance Charge. NOW THE CONTRACT CAN BE CHANGED. This contract contains the entire support of the part of the contract in the support of the part of the contract in the support of the contract in the contract in the support of the suppo	Ctata !	en anno maria de la companya del companya de la companya del companya de la compa	: NO	COOLING OFF	PERIOD	
The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract amply decaded the seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge. HOW THE CONTRACT CAN BE CHANGED. This contract contains the enter and the seller of this contract is not related to the seller. The Seller may assign this contract may be selled by the seller of the seller of the seller of the seller may assign this contract with the seller of the seller. The Seller may assign this contract with the seller of the sell	you may only o	not provide for	ra "cooling of	f" or cancellation	period for thi	s sale. After you sign this contract,
The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contraul retain its right to receive a part of the Finance Charge. 100 Y THS CONTRACT CAN BE CHANGE. This contract contains the entry surgestions are related to the contract and installing the sellenge of the selleng	you change yo	ur mind. This r	otice does no	t apply to home	solicitation sa	iles.
HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire streament of the property of the contract with the contract and the marking stage. The contract was a support of the contract with the contract and the support of the contract with the contract with the contract with the contract with blank. NOTICE TO RETAIL BUYER NOTICE	The Annual P	ercentage Ra	te may he no	anotiable with t	ho Colley The	Seller may assign this contract
The course signs here X Address assign is dispersed to the Very BRNSC. (Assigned) under the terms of Select suggested with a stepore of Select suggested with a stepore of Select suggested to the Very BRNSC. Address Assign is dispersed to the Very BRNSC. (Assigned) under the terms of Select suggested to the Very BRNSC. Address Assign is dispersed to the Very BRNSC. (Assigned) under the terms of Select suggested to the Very BRNSC. (Assigned) under the terms of this contract. You confirm that you received a completely filled-in copy when you signed it. Address Assign is the Very BRNSC. (Assigned) under the terms of the Very BRNSC. (Assigned) under the terms of Select suggested with Assigned with mocorse. ASSIGNED.			TO a part of	me.r mance ch	arge.	
The course signs here X Address assign is dispersed to the Very BRNSC. (Assigned) under the terms of Select suggested with a stepore of Select suggested with a stepore of Select suggested to the Very BRNSC. Address Assign is dispersed to the Very BRNSC. (Assigned) under the terms of Select suggested to the Very BRNSC. Address Assign is dispersed to the Very BRNSC. (Assigned) under the terms of Select suggested to the Very BRNSC. (Assigned) under the terms of this contract. You confirm that you received a completely filled-in copy when you signed it. Address Assign is the Very BRNSC. (Assigned) under the terms of the Very BRNSC. (Assigned) under the terms of Select suggested with Assigned with mocorse. ASSIGNED.	HOW THIS CONTRACT	CAN BE CHANGED. T	his contract contains th	e entry agreement et ber	you and us relating to	this contract. Any charge to this contract must be in writing
The course signs here X Address assign is dispersed to the Very BRNSC. (Assigned) under the terms of Select suggested with a stepore of Select suggested with a stepore of Select suggested to the Very BRNSC. Address Assign is dispersed to the Very BRNSC. (Assigned) under the terms of Select suggested to the Very BRNSC. Address Assign is dispersed to the Very BRNSC. (Assigned) under the terms of Select suggested to the Very BRNSC. (Assigned) under the terms of this contract. You confirm that you received a completely filled-in copy when you signed it. Address Assign is the Very BRNSC. (Assigned) under the terms of the Very BRNSC. (Assigned) under the terms of Select suggested with Assigned with mocorse. ASSIGNED.	If any part of this contract is not valid, all other parts stay-valid. We may deak or retriagulation enforcing any of our nobile under this contract without indications.					
NOTICE TO RETAIL BUYER NOTICE	may extend the time for making some payments without extending the time for making others. See back for other important agreements.					
You agree entitled to a copy of the contract at the time you sign. You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and yo were free to take the manter review it. You confirm that you received a completely filled-in copy when you signed it. You were fire to take the manter review it. You confirm that you received a completely filled-in copy when you signed it. You confirm that you received a completely filled-in copy when you signed it. You confirm that you received a completely filled-in copy when you signed it. You confirm that you confirm that you received a completely filled-in copy when you signed it. You confirm that you confirm that you received a completely filled-in copy when you signed it. You confirm that you confirm that you received a completely filled-in copy when you signed it. You confirm that you confirm that you received a completely filled-in copy when you signed it. You confirm that you confirm that you confirm that you received a completely filled-in copy when you signed it. You confirm that you confirm	NOTICE TO PETAIL PLIVED					
One agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and yo were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it. Loyer Signs X Date 82/29/15/Co Buyer Signs X Date 82	You are entitled to a copy of the contract at the time you size					
Uyer Signs X Date 82/28/16 CG Buyer Signs X Date 92/28/16 CG Buyer Signs	veeb it to protec	t your legal righ	its.			
Date 82/28/15 Co Buyer Signs X Address Address Address The Detail Address The Detail Address The Date 82/28/15 Co Buyer Signs X The Date 82/28/15 Co Buyer Signs X Date 82/28/15 Co Buyer Signs X Address Address Address The Detail Address The Detail Address The Date 82/28/15 Co Buyer Signs X Date 82/28/15 Co Buyer Signs X Date 82/28/15 Co Buyer Signs X Address Address The Detail Address The Date 82/28/15 Co Buyer Signs X Date 82/28/15 Co Buyer Signs X Address Address The Date 82/28/15 Co Buyer Signs X Date 92/28/15 Co Buyer Signs X Address Address The Date 82/28/15 Co Buyer Signs X Date 92/28/15 Co Buyer Signs X Address Address The Detail Address The Date 92/28/15 Co Buyer Signs X Date 92/28/15 Co Buyer Signs X Address Address The Date 92/28/15 Co Buyer Signs X Date 92/28/15 Co Buyer Signs X Address Address The Date 92/28/15 Co Buyer Signs X Date 92/28/15 Co Buyer Signs X Address Address The Date 92/28/15 Co Buyer Signs X Date 92/28	were free to tak	e it and review	it. You confirm	that you received	you signed thi	s contract, we gave it to you, and you
The Development of Other Christian — A cobleger is a person who is responsible for purpling the entire debt. An other owner is a person whose name is office the to the vehicle but been only as the contract of the contract		5	/		4	~ 1
ther owner signs here X ther owner signs here X electing in the venture in the context. Address NA Tire (Assigned with accourse Assigned with account ac	Ouyer Signs X	mens — A m house	()%5,5~m((2)*D	ate 02/20/16Co Bi	iyer Signs X	Ming de 02/20/1
ther owner stops have X start Signal MT. EPHRRIM CHRYSLER DDDGE has 02/20/16 by X The object a sargina in the context of the sargina with motions. Address Signal who is sargina in the sargina of the sargina in the sargina of the sargina with instent recourse of the sargina with instent recourse of the sargina with instent recourse of the sargina o	loes not have to pay the	debt. The other owner ag	rees to the security inte	sices for paying the entire di rest in the vehicle given to u	ebt. An other owner is a s in this contract.	a person whose name is on the title to the vehicle but -
Select Signary MT . EPHRAIM CHRYSLER DODGE Date 82/20/16 by X Tire cellor assignar his deligned in this content to				-	/	
color assigns in (offers) in the connected	oter Signs MT. EF	HRAIM CHRYSL	ER DODGE Da	Address X 491/05/50 etc	NA C	11-
Assigned with recourse Assigned with recourse Assigned with famility recourse Assigned with famility recourse By By By By By By By By By B						
Selar By	Assigned with reci	ourse		XX Askigned without rec		The state of the s
	els EPHR	AIM-CHRYSLER	DDDGE	Carlo Carlo Carlo Carlo	1	// `
COSM The Reynolds and Reynolds Contrally "DODGER was repaired in 1 820-141-0996 in 1 820-151-0005	AW FORM NO. 55	3-NJ (PEV. 4:14) Person No. Date	0,76t		0	1100

ORIGINAL LIENHOLDER

1. FINANCE CHARGE AND PAYMENTS

- How we will figure Finance Charge. We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- Percentage Rate on the unpaid part of the Amount Financed. How we will apply payments. We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose. How late payments or early payments change, Total of Payments, and Total Sale Price shown on the front on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount, as your scheduled payment with a smaller final payment. We will send you a notice telling you about those changes before the final scheduled payment is due. You may prepay if you may prepay if you may prepay and our patf of the inhance Charge and all other amounts due up to the date of your payment.

- 2. YOUR OTHER PROMISES TO US

 a. If the vehicle is damaged, destroyed, or missing. You agree to pay us all you owe under this contract oven if the vehicle is damaged, destroyed, or missing. b. Using the vehicle is damaged, destroyed, or missing. b. Using the vehicle. You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, leave, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, selzure, confiscation, or involuntary transfer. If we pay any repair bills, taxes, lines, or charges on the vehicle, you agree to repay the amount when we ask for it.

 c. Security Interest.
 You give us a security Interest in:

 The vehicle and all parts or goods put on it.
 All money or goods received (proceeds) for the vehicle.

vehicle;

All insurance, maintenance, service, or other contracts we finance for you, and

All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.

interest to be placed on the title without our written permission. Insuirance you must have on the vehicle. You agree to, have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. If you do not have this insurance, we may, if we choose, buy physical damage insurance, the decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest to the extent permitted by applicable saw, if we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium of the insurance and a finance charge computed at the Annual Percentage Rate shown on the front of this contract or, at our option, the highest rate the law permits. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair, the vehicle.

What happens to returned insurance, maintenance, service, or other contract charges, if we got a refund on insurance, and insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.

- IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES
 A. You may owe late charges you will pay a late charge on each late payment as shown on the front. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments.

- If you pay late, we may also take the steps described

- If you pay late, we may also take the steps described below. You may have to pay all you owe at once. If you break your promises (default), we may demand that you pay all you owe on this contract at once. Default means:

 You do not pay any payment on time;
 You give labe, incomplete, or misleading information on a credit application;
 You start a proceeding in bankruptcy or one is started against you or your property, or You break any agreements in this contract. The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Amount Financed plus the earned and unpaid part of the Amount Financed plus the earned and unpaid part of the Pinance Charge, any late charges, and any amounts due because you defaulted. You may have to pay collection costs. If we hire an attorney who is not our salaried employee to collect what you owe, you will pay the attorney's reasonable fee and court costs the law permits. If the vehicle is primarily tool owe, you will pay the attorney's fee you will pay will be \$100 plus 10% of the excess over \$500 of the amount due when we hire the attorney. We may take the vehicle from you. If you default, wemay take the vehicle from you. If you default, wemay take the vehicle if you agree that we may use the device to lind the vehicle. If any personal items are in the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as the law allows.

- with line verticite. It ality personal items are in the venicie, we may store them for you at your expense. If you do not ask for those items back, we may dispose of them as the law allows.

 How you can get the vehicle back if we take it. If we repossess the vehicle, you may pay to get it back (redeem). We will tell you how much to pay to redeem. Your right to redeem each when we sell the vehicle.

 We will sell the vehicle if you do not get it back. If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle. We will send you a written notice of sale before selling the vehicle. We will apply the money from the sale, less allowed expenses to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If ary money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else, if money from the sale is not enough to pay the amount you owe, your must pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at a tale not exceeding the highest lawfur fate until you pay. What we may do about optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle as the law allows. If the vehicle is a total toss because it is confiscated, dymaged, or reduce what you owe.

WARRANTIES SELLER DISCLAIMS

Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular nurses. particular purpose.

This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

- 5. Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

 Spanish Translation: Guie para compradores de vehículos usados. La información, que vee nel formulario de la ventanilla para este vehículos forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

Servicing and Collection Contacts. You agree that we may try to contact you in writing, by e-mail, or using precoorded/artificial voice massages, set to massages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

Applicable Law
 Federal law and the law of the state of our address shown on the front of this contract apply to this contract.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF, RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or delenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

San Company of the State

	ELIANDIELE AND ELIANDE SERVICE DE LA CONTRACTOR DE LA CON	
	PREFIX IDENTIFICATION NUMBER SUFFIX	YEAR MAKE MODEL BODY TYPE
	2C4RC 1BGXG R1891 11	2016 CHR TOW WAGON
	TYPE OF TITLE DUPLICATE NO GVWWC/LGTH COLOR/N	WTI/HP DEALER ID AXLES/PROP FUEL
	STANDARD 8 G	
	85.00 02-29-2016	MILEAGE STATUS
	OWNER(S)	F FLOOD S-SALVAGE
	BRIAN K STARKE	P-POLICE T-TAXI L-LEMON LAW
	968 KINGS HWY APT H 19 WEST DEPTFORD NJ 08086 9344	A-ACTUAL MILEAGE N-NOT THE ACTUAL MILEAGE
	No 00000 3344	M-MILEAGE EXCEEDS THE
m	DINA STARKE	MECHANICAL LIMITS NUMBER OF OWNERS
		NUMBER OF LIENHOLDERS
	OWN	TD D1 (00 II
2	I, CHIEF ADMINISTRATOR OF THE MOTOR VEHICLE COMMISSION OF THE STATE OF NEW JERSEY DO HEREBY COF THE STATE OF NEW JERSEY. OF THE DESCRIBED ARTICLE, HAS BEEN RECORDED AND FILED WITH ME AND AGREEMENT OR LIEN, IF ANY AS STATED	ERTIFY THAT EVIDENCE OF PURCHASE OF OWNERSHIP, IN COMPLIANCE WITH THE LAWS I DO HEREBY ISSUE THIS CERTIFICATE OF OWNERSHIP SUBJECT TO SECURITY
3	P.M.	CONTROL AU350798
	State of New I	ergen IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII
	MOTOR VEHICLE COMMI	ISSION
	DATE	LIEN RELEASED BY
	D D	SIGNATURE
	SECOND THENHOLDER	TITLE DATE
8	DATE 02-29-2016	OATE LIEN RELEASED BY
	A C	SIGNATURE
9	ALLY FINANCIAL INC PO BOX 8140	HELEASE
0	COCKEYSVILLE MD 21030	TITLE DATE
	ALTERATION OR ERASURE VOIDS THIS TITLE.	VEED IN CASE 2000
		KEEP IN SAFE PLACE
	VOIDIEATI	
		FOLD AND TEAR AT PERFORATION
	THIS IS A RECEIPT DO	OCUMENT ONLY
	VIN: 2C4RC1BGXGR189111 MILEAGE CHR 2016 WAGON TOW GD 8	Dillion .
	BRIAN K STARKE	TITLE I : 85.00
	968 KINGS HWY ADM H 10	SALES TAX : 0.00

THIS IS A RECEIPT DOCUMENT ONLY

VIN: 2C4RC1BGXGR189111 MILEAGE: 18 A DUP: STATUS:
CHR 2016 WAGON TOW GD 8 AXLE:2 DEALER ID:16580N

BRIAN K STARKE SALES TAX: 0.00
968 KINGS HWY APT H 19 LFIS: 0.00
WEST DEPTFORD NJ 08086 9344 TOTAL: 85.00

CO-OWNER(S)

DINA STARKE ALLY FINANCIAL INC